

Information to identify the case:

Debtor 1	<u>Emery B Gurbal</u>	Social Security number or ITIN	xxx-xx-2692
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Brittany R Gurbal</u>	Social Security number or ITIN	xxx-xx-1599
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70827-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emery B Gurbal

Brittany R Gurbal
fka Brittany R Kyler

5/14/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emery B Gurbal
Brittany R Gurbal
Debtors

Case No. 18-70827-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: May 14, 2024

User: auto
Form ID: 3180W

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Emery B Gurbal, 231 Gormont Drive, Frenchville, PA 16836-8927
jdb	+ Brittany R Gurbal, 163 Tulip Lane, West Decatur, PA 16878-9625
14956548	+ Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
14978281	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956552	+ Cbna, 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
14956558	+ Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
14956560	+ Joshua McNamara, Esquire, Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: Q3GTBI	May 15 2024 03:39:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
14956546	+ Email/PDF: bncnotices@becket-lee.com	May 15 2024 00:00:32	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14981842	Email/PDF: bncnotices@becket-lee.com	May 15 2024 00:13:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956547	+ EDI: TSYS2	May 15 2024 03:45:00	Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
14972571	EDI: Q3GTBI	May 15 2024 03:39:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
14956549	EDI: CAPITALONE.COM		

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		May 15 2024 03:39:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956551	^ MEBN		
		May 14 2024 23:50:09	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14971214	EDI: CAPITALONE.COM		
		May 15 2024 03:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14956550	+ EDI: CAPITALONE.COM		
		May 15 2024 03:39:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14978281	^ MEBN		
		May 14 2024 23:50:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14988028	+ Email/Text: RASEBN@raslg.com		
		May 14 2024 23:52:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14956554	+ EDI: CITICORP		
		May 15 2024 03:39:00	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14991016	+ EDI: CITICORP		
		May 15 2024 03:39:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14956555	+ Email/Text: bdsupport@creditmanagementcompany.com		
		May 14 2024 23:53:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14956563	EDI: CITICORP		
		May 15 2024 03:39:00	Macy's Visa, P.O. Box 183083, Columbus, OH 43218
14991397	EDI: Q3G.COM		
		May 15 2024 03:45:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14985134	EDI: DIRECTV.COM		
		May 15 2024 03:45:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14956556	+ EDI: DISCOVER		
		May 15 2024 03:39:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14960869	EDI: DISCOVER		
		May 15 2024 03:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15136143	Email/Text: ECMCBKNotices@ecmc.org		
		May 14 2024 23:52:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14956557	+ EDI: AMINFOFP.COM		
		May 15 2024 03:45:00	First Premier Bank, Credit Card Department, P.O. Box 5519, Sioux Falls, SD 57117-5519
14956559	+ EDI: LCIICSYSTEM		
		May 15 2024 03:39:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
14956553	EDI: JPMORGANCHASE		
		May 15 2024 03:39:00	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14956561	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 14 2024 23:51:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14988222	Email/PDF: resurgentbknotifications@resurgent.com		
		May 15 2024 00:13:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956562	+ EDI: LENDNGCLUB		
		May 15 2024 03:39:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14978316	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 14 2024 23:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14956564	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 14 2024 23:53:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14956565	+ Email/Text: Bankruptcies@nragroup.com		
		May 14 2024 23:53:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14983738	+ Email/Text: bncnotifications@pheaa.org		
		May 14 2024 23:52:00	PHEAA, PO BOX 8147, HARRISBURG PA

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14986834	EDI: PRA.COM	May 15 2024 03:45:00	17105-8147 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958784	+ EDI: PRA.COM	May 15 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956569	+ Email/Text: bankruptcynotices@psecu.com	May 14 2024 23:53:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14956567	+ Email/Text: bncnotifications@pheaa.org	May 14 2024 23:52:00	Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14956568	+ Email/Text: steve@priorityfirstfcu.org	May 14 2024 23:51:00	Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864
14968541	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 23:53:00	Quicken Loans Inc., 635 Woodard Avenue, Detroit, MI 48226-3408
14956570	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 23:53:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14956571	+ EDI: SYNC	May 15 2024 03:39:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14956572	+ EDI: SYNC	May 15 2024 03:39:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14956573	+ EDI: SYNC	May 15 2024 03:39:00	Synchrony Bank/Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005
14956574	+ EDI: SYNC	May 15 2024 03:39:00	Synchrony Bank/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
14991086	+ Email/Text: bncmail@w-legal.com	May 14 2024 23:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14956575	+ EDI: WTRRN BANK.COM	May 15 2024 03:45:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14956576	+ EDI: Q3GTBI	May 15 2024 03:39:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14982517	EDI: WFFC2	May 15 2024 03:39:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14956577	+ EDI: WFFC	May 15 2024 03:45:00	Wells Fargo Card Services, MAC N8235-040, 7000 Vista Drive, West Des Moines, IA 50266-9310

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans, LLC
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14988420	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14956566	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Brittany R Gurbal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Emery B Gurbal thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6